

**B 104 (FORM 104) (08/07)**

**ADVERSARY PROCEEDING COVER SHEET**  
(Instructions on Reverse)

**ADVERSARY PROCEEDING NUMBER**  
(Court Use Only)

**PLAINTIFF(S)**

Kurt Franklin Fisher

**DEFENDANT(S)**

Supply Mart and  
Sunland Fire Protection, Inc.

**ATTORNEYS (Firm Name, Address, and Telephone No.)**

Leonard & Moore, P.A.  
274 Merrimon Avenue  
Asheville NC 28801  
828/255-0456

**ATTORNEYS (If Known)**

Andrew S. Lasine, Attorney for Sunland Fire Protection Inc  
PO Box 2608  
High Point NC 27261

**PARTY (Check one box only)**

Debtor       U.S. Trustee/Bankruptcy Admin  
 Creditor       Other  
 Trustee

**PARTY (Check one box only)**

Debtor       U.S. Trustee/Bankruptcy Admin  
 Creditor       Other  
 Trustee

**CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED)**

**To avoid judgment lien.**

**NATURE OF SUIT**

(Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)

**FRBP 7001(1) - Recovery of Money/Property**

- 11 - Recovery of Money/Property - §542 turnover of property
- 12 - Recovery of Money/Property - §547 preference
- 13 - Recovery of Money/Property - §548 fraudulent transfer
- 14 - Recovery of Money/Property - other

**FRBP 7001(6) - Dischargeability (continued)**

- 61 - Dischargeability - §523(a)(5), domestic support
- 68 - Dischargeability - §523(a)(6), willful and malicious injury
- 63 - Dischargeability - §523(a)(8), student loan
- 64 - Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support)
- 65 - Dischargeability - other

**FRBP 7001(2) - Validity, Priority or Extent of Lien**

- 21 - Validity, priority or extent of lien or other interest in property

**FRBP 7001(7) - Injunctive Relief**

- 71 - Injunctive relief - imposition of stay
- 72 - Injunctive relief - other

**FRBP 7001(3) - Approval of Sale of Property**

- 31 - Approval of sale of property of estate and of a co-owner - §363(h)

**FRBP 7001(8) Subordination of Claim or Interest**

- 81 - Subordination of claim or interest

**FRBP 7001(4) - Objection/Revocation of Discharge**

- 41 - Objection/revocation of discharge - §727(c),(d),(e)

**FRBP 7001(9) Declaratory Judgment**

- 91 - Declaratory judgment

**FRBP 7001(5) - Revocation of Confirmation**

- 51 - Revocation of confirmation

**FRBP 7001(10) Determination of Removed Action**

- 01 - Determination of removed claim or cause

**Other**

- SS-SIPA Case - 15 U.S.C. §§78aaa *et.seq.*

02 - Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)

Check if this case involves a substantive issue of state law

Check if this is asserted to be a class action under FRCP 23

Check if a jury trial is demanded in complaint

Demand \$

Other Relief Sought:

**B104 (FORM 104) (08/07), Page 2**

<b>BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES</b>		
NAME OF DEBTOR(S) <b>Kurt Franklin Fisher</b>	BANKRUPTCY CASE NO. <b>10-20012</b>	
DISTRICT IN WHICH CASE IS PENDING <b>WESTERN DISTRICT OF NC</b>	DIVISIONAL OFFICE <b>BRYSON CITY</b>	NAME OF JUDGE <b>GEORGE R. HODGES</b>
<b>RELATED ADVERSARY PROCEEDING (IF ANY)</b>		
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING	DIVISION OFFICE	NAME OF JUDGE

SIGNATURE OF ATTORNEY (OR PLAINTIFF)

/s/ T. Bentley Leonard

DATE	PRINT NAME OF ATTORNEY (OR PLAINTIFF)
<b>February 10, 2010</b>	<b>T. Bentley Leonard</b>

**INSTRUCTIONS**

The filing of a bankruptcy case created an “estate” under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor’s discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also complete and file Form 104, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court’s Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff’s attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

**Plaintiffs and Defendants.** Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

**Attorneys.** Give the names and addresses of the attorneys, if known.

**Party.** Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

**Demand.** Enter the dollar amount being demanded in the complaint.

**Signature.** This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
ASHEVILLE/BRYSON CITY DIVISIONS**

IN RE:	)	Case No.: 10-20012
	)	Chapter 7
Kurt Franklin Fisher	)	
	)	
<u>Debtor(s).</u>	)	
Kurt Franklin Fisher,	)	<b>COMPLAINT TO AVOID LIEN PURSUANT TO</b>
	)	<b>11 U.S.C. §506(d) and §522(f) and FRBP 4003(d)</b>
Plaintiff(s),	)	
	)	
vs.	)	
	)	
Supply Mart and	)	
Sunland Fire Protection, Inc.,	)	
	)	
<u>Defendants.</u>	)	

NOW COMES the Debtor/Plaintiff, in the above-captioned proceeding pursuant to 11 U.S.C. §5006(d) and §522(f) and Rule 4003(d) of the Federal Rules of Bankruptcy Procedure, through counsel, who moves the Court to avoid the judgment liens of Supply Mart and Sunland Fire Protection, Inc., and says as follows:

1. The Plaintiff is an individual residing in Macon County, in the Western District of North Carolina.

2. The Court has jurisdiction over this matter pursuant to 28 U.S.C. §157(a),(b)(1) and (2) and subparagraph (I).

3. That the Debtor filed a Chapter 7 proceeding on January 19, 2010, listing Supply Mart and Sunland Fire Protection, Inc. as creditors in the Petition Schedules. Supply Mart obtained a judgment on May 27, 2009, in the amount of \$3,083.00, Case Number 09 CVM 125, Macon County NC, and Sunland Fire Protection, Inc. obtained a judgment on June 2, 2009, in the amount of \$4,000.00, Case Number 09 CVD.451, Guilford County, transcribed to Macon County, Case Number 09 T 21.

4. The Debtor owns real property at 76 Little Creek Trail, Scaly Mountain, Macon County, NC 28775, which is his residence. The property is valued at \$500,000.00 with a first mortgage lien held by Chase Home Finance of approximately \$417,000.00, and a second mortgage lien held by Bank of America of approximately \$200,000.00.

5. The Debtor is entitled to a residential exemption of \$35,000.00. There is no equity in the Debtor's real property for the judgment liens to attach and the judgments impair the Debtor's exemption.

6. Supply Mart and Sunland Fire Protection, Inc. are unsecured creditors in this case.

THEREFORE, the Plaintiff respectfully prays judgment of the Court as follows:

1. That the claims of Supply Mart and Sunland Fire Protection, Inc. be treated as unsecured during the pendency of the Chapter 7 proceeding and the debts and judgments be declared null and void when the Debtor receives a Discharge.

2. That upon the granting of a Discharge to the Debtor, Supply Mart and Sunland Fire Protection, Inc. be required to cancel the judgments of record or, in the alternative, that the Clerk of Superior Court for Macon County and the Clerk of Superior Court for Guilford County be allowed and authorized to cancel said judgments on the basis of the Order entered in this matter.

This the 10<sup>th</sup> day of February, 2010.

/s/ T. Bentley Leonard  
T. Bentley Leonard, NC Bar #5717  
Attorney for the Plaintiff  
LEONARD & MOORE, PLLC  
274 Merrimon Avenue  
Asheville NC 28801  
(828) 255-0456